

1 **In the Claims**

2 Please cancel claims 10-18, 26, and 28 without prejudice (non-elected
3 claims 10-18 withdrawn from consideration).

4 Please amend claims 1, 6-8, 19-20, 22-23, 25, and 27 as shown herein.

5 Claims 1-9, 19-25, and 27 are pending and are listed following:

6
7 1. **(currently amended)** An electronic billing ~~statement,~~
8 statement presented as a user interface (UI) ~~to a user of a server,~~ the electronic
9 billing statement comprising:

10 a first ~~component,~~ component hosted by a financial service center on a Web
11 server, the first component to navigate the ~~UI~~ user interface (UI) and invoke one
12 or more functions of the financial service center; and

13 a second ~~component,~~ component hosted by a third-party, the second
14 component to provide detailed billing information from a biller to ~~the~~ a user of the
15 financial service center on the Web server.

16
17 2. **(original)** An electronic billing statement according to claim 1,
18 wherein the second component is only provided to the user upon verification of
19 user authorization to receive the detailed billing information.

20
21 3. **(original)** An electronic billing statement according to claim 2,
22 wherein the first component provides summary billing information.

1 4. **(original)** An electronic billing statement according to claim 3,
2 wherein the financial service center receives batch bill information along with
3 authentication strings from the biller.

4
5 5. **(original)** An electronic billing statement according to claim 4,
6 wherein the authentication strings are sent to the third-party to authorize delivery
7 of the second component.

8
9 6. **(currently amended)** An electronic billing statement according
10 to claim 1, wherein each of the financial service center and the third-party
11 independently create the electronic billing statement on the Web server.

12
13 7. **(currently amended)** An electronic billing statement according
14 to claim 1, wherein the electronic billing statement is comprised of a plurality of
15 executable instructions sent from the financial service center and the third-party
16 for rendering in a browser executing on a user computing system.

17
18 8. **(currently amended)** A storage medium comprising a plurality
19 of executable instructions which, when executed, render [[a]] an electronic billing
20 statement according to claim 1.

1 **9. (original)** A network facilitating electronic bill payment and
2 presentment to consumers, the network comprising:

3 a financial service center, providing a common network address where
4 consumers can review and pay bills from a number of billers, to host at least a
5 subset of a billing statement for review by a requesting user; and

6 a third-party server, coupled to the financial service center, to provide bill
7 summary information to the financial service center, which securely and
8 imperceptibly redirects the user to the third-party server which hosts at least a
9 subset of the billing statement comprising detailed billing information.

10
11 **10-18. (canceled)**

12
13 **19. (currently amended)** An electronic bill presentment and
14 payment (EBPP) system comprising:

15 one or more servers, coupled to a data network, through which billers and
16 consumers access the EBPP system; and

17 a secure third-party development ~~platform, wherein registered~~ platform via
18 which authorized third-party content developers can develop content for
19 publication via the EBPP system upon validation for posting to users of the EBPP
20 system on the one or more servers.

1 **20. (currently amended)** An EBPP system according to claim 19,
2 wherein the secure third-party development platform ~~comprises:~~

3 ~~a development server, wherein authorized third party content developers~~
4 ~~can remotely develop and debug content for subsequent posting to users through~~
5 ~~the one or more servers; and~~

6 comprises a validation agent, ~~responsive to the development server, agent~~
7 to automatically test and certify that the ~~third party~~ content developed ~~on the~~
8 ~~development server~~ by a third-party content developer is robust and will not harm
9 production servers.

10
11 **21. (original)** An EBPP system according to claim 20, further
12 comprising:

13 a production server, to receive validated third-party content; and

14
15 a simulation agent, to automatically perform load testing on the validated
16 third-party content.

17
18 **22. (currently amended)** An EBPP system according to claim 21,
19 wherein third-party content that passes load testing is promoted from the
20 ~~production space~~ secure third-party development platform to the one or more
21 servers for access and use by ~~consumers and billers~~ the users.

1 **23. (currently amended)** A method for validating third-party
2 developed content for publication through an electronic bill presentment and
3 payment (EBPP) system, the method comprising:

4 receiving third-party developed content for posting to users of the EBPP
5 system;

6 reading the received third-party developed content, ~~reviewing the content to~~
7 identify logical, syntactical or security errors; ~~and~~

8 promoting only that content for which no errors are identified for
9 publication on one or more servers comprising the EBPP system; and

10 issuing instructions to a requesting user to render a billing statement as a
11 user interface, wherein the billing statement reflects the third-party developed
12 content, while one section of the billing statement is hosted by the web one or
13 more servers, while another section of the billing statement is hosted by a third-
14 party server.

15
16 **24. (original)** A method according to claim 23, wherein promoting
17 the content comprises:

18 posting validated third-party content to a production server; and

19 simulating consumer load on the validated third-party content to ensure that
20 the content will perform under load.
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23
24
25

1 **25. (currently amended)** A method according to claim 24, further
2 ~~comprising:~~ comprising posting third-party content from the production server to
3 the one or more ~~web~~ servers providing a consumer interface to the EBPP system
4 upon verification that the third-party content will perform under consumer load.

5
6 **26. (canceled)**

7
8 **27. (currently amended)** A method according to claim ~~26~~ 23,
9 wherein the third-party server is hosted by ~~the~~ a biller.

10
11 **28. (canceled)**